

Commissioner Stewart Says Winter Weather Can Affect Your Insurance Coverage

DOVER, DE – As the first major snowstorm of the year approaches Delaware, Insurance Commissioner Karen Weldin Stewart and the National Association of Insurance Commissioners (NAIC) remind you to take a moment to review your insurance policies before you go dashing through the snow. Winter weather comes along with its own particular risks.

Home

Your homeowners or renter's policy can protect you against common winter mishaps. If someone slips and falls on your icy driveway, your homeowners policy will pay for some medical expenses, but ask your insurance provider if you have adequate liability limits.

A standard homeowners policy will also provide coverage, subject to your deductible, if your home suffers damage during a winter storm or a house fire, subject to your deductible. Some policies offer additional living expenses if you are unable to live in your home during repairs. Check with your insurance provider to determine what your policy covers.

Getting snowed in is a great time to create or update your home inventory. This will help you make sure your homeowners or renter's policy provides enough coverage for your belongings, as you may need a separate rider for high-cost items like jewelry, art or electronics. The NAIC's free smartphone app, myHOME Scr.APP.book, makes the process of creating a home inventory quick and easy. You can download the app on [iTunes](#) and [Google Play](#), or you can download a [PDF version](#). Include as much information about your items as you

can, such as receipts, photos and serial numbers.

Auto

Winter weather can be a challenge for all drivers, so check your auto policy to confirm it's appropriate for your needs. A new luxury vehicle will require a different level of coverage than an older car. You should also check your liability limits to make sure you have adequate protection against injury or damage if you cause an accident.

Be sure you know what to do if you get in a wreck. Always keep a copy of your insurance card and your insurance provider's contact information in the car. To take the stress out of filing a claim after an accident, the NAIC created WRECKCHECK, a free smartphone app that walks you through the process of gathering information following an accident. You can then email the report directly to your insurance agent. WRECKCHECK is available on [iOS](#) and [Android](#) devices. There is also a [PDF version](#) available for download.

Winter Fun

Before you hit the slopes or take out the snowmobile, check your homeowners or renter's policy. Generally, ski equipment that you own will be covered by your homeowners or renter's policy. On the other hand, snowmobiles are not covered by homeowners, renter's or auto policies. Ask your insurance agent if you need more coverage on your sporting equipment or need to purchase a separate snowmobile policy.

Some Delawareans survive the chill of winter by making a warm weather escape. Regardless of where you're going, winter travel can be uncertain. Delays or cancellations are inevitable. You may want to consider travel insurance, which can cover everything from lost luggage to delays and cancellations.

If you have questions about your insurance options or insurance coverage, call 1-800-282-8611 or contact <http://www.delawareinsurance.gov/departments/consumer/consumer>

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